

## CLAIMS

1. A method where a promoter receive mentions/advertisements as a means of full or partial compensation from an offering entity for each new sign-up of end users generated by said promoter, comprising where said mentions/advertisements appears in communications that are provided by the said offering entity either directly or indirectly (through a third party) to said end users, and comprising where said mentions/advertisements appear in communications between said offering entity and the said end users that were introduced or established through the efforts of said promoter, comprising:
  - a. Establishing a file comprising information comprising said mentions/advertisements for said promoter, resulting in file information;
  - b. Storing said file information on a computer readable medium;
  - c. Establishing a promoter code that cross references said promoter code to said file information, resulting in promoter coding information;
  - d. Storing said promoter coding information on a computer readable medium;
  - e. Distributing applications comprising said promoter code;
  - f. Processing redeemed applications comprising said promoter code;
  - g. Establishing accounts for said end users based on said processing of said redeemed applications comprising said promoter code; and,
  - h. Issuing communications to said end users of said accounts, where said communications comprise said file information comprising said mentions/advertisements, as referenced by said promoter coding information.
2. The method of claim 1, further comprising including where any or all said method steps are performed either directly by said offering entity, or indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity, or by any combination or permutation of said offering entity and said third party or said third parties.

3. The method of claim 1, further comprising including where said method comprises the elimination, enhancement, or addition of said method steps.
4. The method of claim 1, further comprising including where said applications and said accounts comprise applications and accounts for any type of financial card; further comprising including where said communications comprise anything relevant or non-relevant to the activity of said accounts; further comprising including where said applications, said accounts, and/or said communications may or may not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising including where said communications and said reminders, tips, or suggestions may be conjoined, not conjoined but sent together, or sent separately; further comprising including where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.
5. The method of claim 1, further comprising including where said applications and said accounts comprise applications and accounts for any type of service or product, where said service or said product uses, or may be adapted to use, an application process; further comprising including where said communications comprise anything relevant or non-relevant to the activity of said accounts; further comprising including where said applications, said accounts, and/or said communications may or may not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising including where said communications and said reminders, tips, or suggestions may be conjoined, not conjoined but sent together, or sent separately; further comprising including where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.
6. The method of claim 1, further comprising including where said applications and said accounts comprise applications and accounts for said end users to receive advertisements from a primary advertising entity, or a third-party advertising entity; further comprising including where said communications comprise said

advertisements; further comprising including where said applications and/or said accounts may or may not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising including where said communications and said reminders, tips, or suggestions may be conjoined, not conjoined but sent together, or sent separately; further comprising including where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.

7. The method of claim 1, further comprising including where said applications and said accounts comprise applications and accounts for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising including where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.
8. The method of claim 1, further comprising including where the content of said file comprising mentions/advertisements comprises any information that is desired by said promoter; further comprising including where said promoter may add, modify, revise, or delete content of said file; further comprising including where access to said file comprises any communicative means or embodiment that enables said file to be accessed.
9. The method of claim 1, further comprising including where the content of said file comprising mentions/advertisements comprises parameters or limitations established by said offering entity; further comprising including where said offering entity may add, modify, revise, or delete content of said file; further comprising including where access to said file comprises any communicative means or embodiment that enables said file to be accessed.
10. The method of claim 1, further comprising including where said applications comprise any communicative embodiment or format.

11. The method of claim 1, further comprising including where said applications comprise a singular said promoter code that corresponds to a singular promoter.
12. The method of claim 1, further comprising including where said applications comprise a singular said promoter code that corresponds to a plurality of promoters.
13. The method of claim 1, further comprising including where said applications comprise a plurality of promoter codes, where each of the said plurality of promoter codes corresponds to either a singular promoter, or a plurality of promoters.
14. The method of claim 1, further comprising including where said mentions/advertisements continue to appear in said communications and/or said reminders, tips, or suggestions for either the entire time that said account is kept in force by said end user or said offering entity, or for only a limited time determined by any of the involved parties or by any other factor.
15. The method of claim 1, further comprising including where said offering entity levies fees to said promoter for any aspect of maintaining, accessing, or modifying said file information.
16. The method of claim 1, further comprising including where said communications comprise any communicative means or embodiment.
17. The method of claim 1, further comprising including where reminders, tips, or suggestions comprise any communicative means or embodiment.
18. The method of claim 1, further comprising including where said communications and reminders, tips, or suggestions comprise identical, similar, or different communicative means or embodiments.
19. The method of claim 1, further comprising including where listings of said accounts that are generated or established through the efforts of said promoter are made available to said promoter; further comprising including where access to said listings comprises any communicative means or embodiment that enables said listings to be accessed.
20. The method of claim 1, further comprising including where listings of said accounts that are generated or established through the efforts of said promoter allows for a file maintenance function where said promoter may add, modify, revise, or delete information/messages/text that will appear in conjunction with, or in absence of said

communications, and may appear in conjunction with, or in absence of said reminders, tips, and suggestions, and may appear in conjunction with, or in absence of said mentions/advertisements, in any combination or permutation; further comprising including where access to said file maintenance function comprises any communicative means or embodiment that enables said file maintenance function to be performed; further comprising including where the management of said information/messages/text comprises means to employ automation for any desired parameter or function; further comprising including where said offering entity sends a confirmation to said promoter confirming that said communications comprising said information/messages/text have been sent; further comprising including where said information/messages/text and said confirmation comprise any communicative means or embodiment.

21. The method of claim 1, further comprising including where said method is modified whereby said promoter provides said offering entity with a listing of said end users; further comprising including where said listing comprises contact information pertaining to said end users; further comprising including where said end users comprising said listing comprise said end users comprising said accounts.
22. A system where a promoter receive mentions/advertisements as a means of full or partial compensation from an offering entity for each new sign-up of end users generated by said promoter, comprising where said mentions/advertisements appears in communications that are provided by the said offering entity either directly or indirectly (through a third party) to said end users, and comprising where said mentions/advertisements appear in communications between said offering entity and the said end users that were introduced or established through the efforts of said promoter, comprising:
  - a. A means to establish a file comprising information comprising said mentions/advertisements for said promoter, resulting in file information;
  - b. A means to store said file information on a computer readable medium;
  - c. A means to establish a promoter code that cross references said promoter code to said file information, resulting in promoter coding information;

- d. A means to store said promoter coding information on a computer readable medium;
- e. A means to distribute applications comprising said promoter code;
- f. A means to process redeemed applications comprising said promoter code;
- g. A means to establish accounts for said end users based on said processing of said redeemed applications comprising said promoter code; and,
- h. A means to issue communications to said end users of said accounts, where said communications comprise said file information comprising said mentions/advertisements, as referenced by said promoter coding information.

23. The system of claim 22, further comprising a means to include where any or all said method steps are performed either directly by said offering entity, or indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity, or by any combination or permutation of said offering entity and said third party or said third parties.

24. The system of claim 22, further comprising means to include where said ~~method~~ <sup>system</sup> comprises the elimination, enhancement, or addition of said ~~method~~ <sup>system</sup> steps. (LJR) 7/2/03

25. The system of claim 22, further comprising means to include where said applications and said accounts comprise applications and accounts for any type of financial card; further comprising means to include where said communications comprise anything relevant or non-relevant to the activity of said accounts; further comprising means to include where said applications, said accounts, and/or said communications may or may not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising means to include where said communications and said reminders, tips, or suggestions may be conjoined, not conjoined but sent together, or sent separately; further comprising means to include

where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.

26. The system of claim 22, further comprising means to include where said applications and said accounts comprise applications and accounts for any type of service or product, where said service or said product uses, or may be adapted to use, an application process; further comprising means to include where said communications comprise anything relevant or non-relevant to the activity of said accounts; further comprising means to include where said applications, said accounts, and/or said communications may or may not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising means to include where said communications and said reminders, tips, or suggestions may be conjoined, not conjoined but sent together, or sent separately; further comprising means to include where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.
27. The system of claim 22, further comprising means to include where said applications and said accounts comprise applications and accounts for said end users to receive advertisements from a primary advertising entity, or a third-party advertising entity; further comprising means to include where said communications comprise said advertisements; further comprising means to include where said applications and/or said accounts may or may not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising means to include where said communications and said reminders, tips, or suggestions may be conjoined, not conjoined but sent together, or sent separately; further comprising means to include where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.
28. The system of claim 22, further comprising means to include where said applications and said accounts comprise applications and accounts for said end users to receive

reminders, tips, or suggestions comprising: health related reminders, tips, or suggestions; non-health related reminders, tips, or suggestions; or a combination of health and non-health related reminders, tips, or suggestions; further comprising means to include where said communications and/or said reminders, tips, or suggestions comprise at least one said mentions/advertisements.

29. The system of claim 22, further comprising means to include where the content of said file comprising mentions/advertisements comprises any information that is desired by said promoter; further comprising means to include where said promoter may add, modify, revise, or delete content of said file; further comprising means to include where access to said file comprises any communicative means or embodiment that enables said file to be accessed.
30. The system of claim 22, further comprising means to include where the content of said file comprising mentions/advertisements comprises parameters or limitations established by said offering entity; further comprising means to include where said offering entity may add, modify, revise, or delete content of said file; further comprising means to include where access to said file comprises any communicative means or embodiment that enables said file to be accessed.
31. The system of claim 22, further comprising means to include where said applications comprise any communicative embodiment or format.
32. The system of claim 22, further comprising means to include where said applications comprise a singular said promoter code that corresponds to a singular promoter.
33. The system of claim 22, further comprising means to include where said applications comprise a singular said promoter code that corresponds to a plurality of promoters.
34. The system of claim 22, further comprising means to include where said applications comprise a plurality of promoter codes, where each of the said plurality of promoter codes corresponds to either a singular promoter, or a plurality of promoters.
35. The system of claim 22, further comprising means to include where said mentions/advertisements continue to appear in said communications and/or said reminders, tips, or suggestions for either the entire time that said account is kept in force by said end user or said offering entity, or for only a limited time determined by any of the involved parties or by any other factor.



36. The system of claim 22, further comprising means to include where said offering entity levies fees to said promoter for any aspect of maintaining, accessing, or modifying said file information.
37. The system of claim 22, further comprising means to include where said communications comprise any communicative means or embodiment.
38. The system of claim 22, further comprising means to include where reminders, tips, or suggestions comprise any communicative means or embodiment.
39. The system of claim 22, further comprising means to include where said communications and reminders, tips, or suggestions comprise identical, similar, or different communicative means or embodiments.
40. The system of claim 22, further comprising means to include where listings of said accounts that are generated or established through the efforts of said promoter are made available to said promoter; further comprising means to include where access to said listings comprises any communicative means or embodiment that enables said listings to be accessed.
41. The system of claim 22, further comprising means to include where listings of said accounts that are generated or established through the efforts of said promoter allows for a file maintenance function where said promoter may add, modify, revise, or delete information/messages/text that will appear in conjunction with, or in absence of said communications, and may appear in conjunction with, or in absence of said reminders, tips, and suggestions, and may appear in conjunction with, or in absence of said mentions/advertisements, in any combination or permutation; further comprising means to include where access to said file maintenance function comprises any communicative means or embodiment that enables said file maintenance function to be performed; further comprising means to include where the management of said information/messages/text comprises means to employ automation for any desired parameter or function; further comprising means to include where said offering entity sends a confirmation to said promoter confirming that said communications comprising said information/messages/text have been sent; further comprising means to include where said information/messages/text and said confirmation comprise any communicative means or embodiment.

42. The system of claim 22, further comprising means to include where said method is modified whereby said promoter provides said offering entity with a listing of said end users; further comprising means to include where said listing comprises contact information pertaining to said end users; further comprising means to include where said end users comprising said listing comprise said end users comprising said accounts.